

Notice of References Cited	Application/Control No. 10/024,585	Applicant(s)/Patent Under Reexamination KENDALL ET AL.	
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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-5,987,434	11-1999	Libman, Richard Marc	705/36R
	B	US-			
	C	US-			
	D	US-			
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Rate of Return on Differential Premiums for Selected Participating Life Insurance Contracts" by Phyllis Schiller Myers and S. Travis Pritchett. The Journal of Risk and Insurance, Vol. 50, No. 4. (Dec., 1983), pp. 569-586).
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	W	"Life Insurance Management Issues" by Stephen W. Forbes. The Journal of Risk and Insurance, Vol. 54, No. 3. (Sep. 1987), pp. 603-613.
	X	"Determinants of Universal Life Insurance Cash Values" by James M. Carson. The Journal of Risk and Insurance, Vol. 63, No. 4, Symposium on Catastrophic Risk. (Dec., 1996), pp. 673-681.

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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	U	"Effects of Relationship Marketing on Satisfaction, Retention, and Prices in the Life Insurance Industry" by Lawrence A. Crosby and Nancy Stephens. Journal of Marketing Research, Vol. 24, No. 4 (Nov. 1987).
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